



Baton Rouge City Parish
Employees' Federal Credit Union



WELCOME

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Holiday Closures
Christmas Giveaway
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Refinance Your Mortgage
Sign up for E-Statements



HOLIDAY CLOSURES:

NOVEMBER 11: VETERANS DAY
NOVEMBER 25: THANKSGIVING
NOVEMBER 26: BLACK FRIDAY
DECEMBER 23 & 24: CHRISTMAS HOLIDAY
DECEMBER 30 @ NOON
DECEMBER 31: NEW YEAR'S EVE

PRESIDENT'S MESSAGE

We are quickly approaching the final stretch of the year, and we couldn't have done it alone. We want to take this time to thank you for your membership at Baton Rouge City Parish Employees' Federal Credit Union.

As we approach the new quarter, trust that you can rely on Baton Rouge City Parish Employees' Federal Credit Union to take care of you. From getting your kids prepared for school to building a holiday budget, you can count on us.

On behalf of Baton Rouge City Parish Employees' Federal Credit Union, thank you. We will continue to strive to be the primary financial institution for our members and honor a mission our community can be proud of. Please don't hesitate to contact us today to let us know how we can help you achieve your financial goals. Let's end the year strong!

Doris Richardson
President and CEO

CHRISTMAS GIVEAWAY!

Get in the Holiday spirit with our Christmas Giveaway! Will you be a winner this year? We hope so because there are many ways to be automatically entered! We will hold a drawing on December 20, 2021 to pick our winner!

Ways You Will Be Automatically Entered:

- New Loan
- Signature loan - 1 chance for each loan up to \$10,000 financed & an additional chance for every amount over \$10,000 financed.
- Auto Loan- 1 Chance for every \$10,000 financed
- New Account
- Sign up for Online Banking
- New MasterCard or increased limit
- Like and share our Facebook page
- Refer a member
- Open an account for a child or grandchild
- Sign up for Mobile Banking
- Sign up for E-Statements



**DOWNLOAD
OUR MOBILE
APP TODAY!**



SIGN UP FOR E-STATEMENTS

This is your sign to go paperless! Make the switch to e-Statements today and start improving the planet. One small change for you can have a HUGE impact on the planet. Say hello to electronic banking today!

8 TIPS TO HELP YOU CONTROL HOLIDAY SPENDING

Think you can't get through the holidays without spending a fortune? It can be easy to go overboard on holiday shopping, but with a little bit of planning and budgeting, it is possible to celebrate without spending all of your cash or maxing out your credit cards. Use these eight practical tips to ensure you stay on budget for the new year, rather than getting wrapped up in holiday spending.

1. Set holiday spending limits and stick to them
2. Make your own "Naughty or Nice" list and cut down on the number of people on your gift list. Bake cookies for these people instead
3. Be realistic about your spending budget and what you can afford
4. Become a couponer and shop for deals for the gifts you want for friends and family
5. Give the gift of your time for loved ones who may prefer that gift
6. Build better spending habits and keep yourself accountable
7. A small, thoughtful gift is worth more than an expensive gift that someone may never use
8. Give them the relief of forgoing buying gifts for you by organizing a group volunteer day instead



REFINANCE YOUR MORTGAGE!

You can't put a price on memories! You can put a price on a home. You should be happy with that price. If not, refinance your mortgage and see what your house can do for you.

**Loans made
for you!**



Our Signature Loan was made with you in mind. Use yours for various purposes like giving you extra money for the holidays, paying for a vacation, or even consolidating debt!



Let the
adventure
begin.

Don't just settle for any car. Let the adventure begin when you finance your car through Baton Rouge City Parish Employees' FCU. Get the car of your dreams today!

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